***Statement II***

*Percentage share of amount of borrowing by purpose of borrowing during 1971-72, 1981-82, 1991-92 and 2002-03*

| Purpose of borrowing | Rural | | | | Urban | | |
|---|---|---|---|---|---|---|---|
| | 1971-72 | 1981-82 | 1991-92 | 2002-03 | 1981-82 | 1991-92 | 2002-03 |
| **Farm business:** | | | | | | | |
| Capital expenditure | 18.3 | 25.9 | 9.3 | 15.6 | 4.5 | 1.2 | 1.5 |
| Current expenditure | 15.1 | 25.5 | 3.6 | 22.4 | 3.4 | 0.4 | 1.6 |
| Non-farm business: | | | | | | | |
| Capital expenditure | 1.6 | 9.8 | 5.7 | 9.7 | 20.6 | 9.5 | 11.7 |
| Current expenditure | 2.0 | 3.7 | 1.7 | 4.3 | 10.6 | 3.8 | 5.3 |
| Productive purposes | 37.0 | 64.9 | 20.3 | 52.1 | 39.1 | 14.9 | 20.2 |
| Other purposes | 63.0 | 35.1 | 79.7 | 47.9 | 60.9 | 85.1 | 79.8 |
| All purposes | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

*Source*: NSSO

**Arbitrary methods for selling mediclaim policy**

†2158. SHRI SHREEGOPAL VYAS:
SHRI BALAVANT *ALIAS* BAL APTE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that private insurance companies working in the country are adopting arbitrary methods with regard to sell mediclaim policy violating the law;

(b) whether Government have received such complaints also that the said companies refuse to sell mediclaim policies to the persons over 45 years of age;

(c) if so, the details of such complaints; and

(d) whether Government are considering to take any punitive actions

†Original notice of the question was received in Hindi.

against such companies alongwith details of the action taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Insurance Regulatory and Development Authority (IRDA) has informed that it has not received any complaint relating to private insurers acting arbitrarily in issuing policies/settling claims.

(b) to (d) Each insurance cmpany has its own underwriting policy and may devise products for different age groups. The acceptance or rejection of a proposal has to be within the parameters of the product filed with IRDA. Often an outer age limit is defined in a product and some times different outer age limits may be indicated for fresh covers and renewal covers respectively. Though insurance companies expect people to join health insurance scheme at an early age, rejection of renewal of a person who has been continuously insured just because he has crossed middle age is not permissible. IRDA received a few complaints about the reluctance of the insurance companies to grant health insurance covers beyond 45 to 50 years of age. On receiving such complaints, IRDA takes them up with the concerned insurance company for the redressal of grievance.

**World Bank AID to Orissa for Poverty Alleviation**

2159. SHRI B.J. PANDA:
MS. PRAMILA BOHIDAR:

Will the Minister of FINANCE be pleased to state:

(a) whether the World bank propose to advance funds for two major projects for development of Orissa State highways and major district roads and another for poverty alleviation beginning next year;

(b) if so, the details thereof; and

(c) what is the contribution of the Central government in the above sector to help the State to alleviate poverty and improve its economy?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The World Bank is considering a proposal of Government of Orissa for developing State highways and highly trafficked roads, for which purpose it has given a project preparation advance